

SUBSTITUTE FORM PTO-1449 (MODIFIED)	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTY./DOCKET NO. 0654-57008002	SERIAL NO. 08/878,396
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)			
(37 CFR 1.98(b))			
OCT 29 1998 U.S. PATENT DOCUMENTS			
EXAMINER INITIAL	PATENT NUMBER	ISSUE DATE	PATENTEE
AA			
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## FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION

		DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
BEG	AL	0 172 670	02/26/86	europe EPO	G07F	7/00		
BEG	AM	WO 93/10503	05/27/93	-per WIPO	G06F	15/30		
	AN							
	AO							
	AP							

## OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)

BEG	AQ	<input checked="" type="checkbox"/> P. Rémery et al., "Le paiement électronique", pp. 15-23, 1988, <u>L'Écho des RECHERCHES</u> , No. 134
BEG	AR	CCITT Blue Book, Volume VIII; pages 48-81, November 14-25, 1988
	AS	

EXAMINER GREGORY DATE CONSIDERED 1/26/99

EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.